



THE NORTHWESTERN UNIVERSITY

# Reviewing Stand

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### What Does the Extension of Rent Control Mean?

A radio discussion over WGN and the Mutual Broadcasting System

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THE REVIEWING STAND is a weekly radio forum presented by Northwestern University. The program was first broadcast by Station WGN, Chicago, October 14, 1934. It has been on the air continuously since that time, originating in the WGN studios, and, since 1935, carried by the stations of the Mutual Broadcasting System. THE REVIEWING STAND presents members of the Northwestern University faculty and distinguished guests from business, government, education, and the press in round table discussions of contemporary problems—the questions that are in the news. The program is under the direction of James H. McBurney, Dean of the School of Speech, Northwestern University; Miss Myrtle Stahl, Director of Educational Programs, WGN, Chicago.

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# What Does the Extension Of Rent Control Mean?

MR. MCBURNEY: Congress passed the rent control extension bill on June 21, as you men know. Our purpose today is to assess the reasons for this extension of rent control and the implications of it.

Myer, what are the important provisions of this new rent bill?

MR. MYER: The main provisions of the bill are exactly the same as those in the old law. What they do is continue and extend the provisions of the old law throughout the country, until December 31, 1950.

MR. MCBURNEY: That is for six months?

MR. MYER: Yes, until the last day of this year. However, they provide that in any city, town or village, where the council or governing body, or a referendum, declares that a shortage of rental housing exists, which requires the continuation of rent control in such cities, in those cases there can be a further extension of federal control until June 30, 1951; in other words, an additional six-month period.

## In All Areas?

MR. MCBURNEY: I have two questions. Does that mean we are operating under federal rent control in all areas now, Downs?

MR. DOWNS: Yes, it does, except in those areas in which local provision removed them from rent control.

MR. MCBURNEY: Has that happened in many areas?

MR. DOWNS: It has happened in a substantial number of areas over the country.

MR. MCBURNEY: Secondly, I want to ask how this local option will operate after December 31st, Myer.

MR. MYER: Well, if the City Council by resolution or the people of Chicago by popular referendum, between now and December 31, declare that the

shortage still exists, that rent control is needed, we can have federal controls for a period of an additional six months.

Now, a lot of people think that if we have such a resolution here that would mean that we would have local control. That is not correct. What we would have is an extension of federal control by local invitation, so to speak.

MR. MCBURNEY: Without that local invitation federal controls go off the first of the year?

MR. MYER: That is right.

MR. MCBURNEY: What do you men think of this bill?

MR. TENINGA: I think it is a vicious bill. I think rent control should be abolished. I think it might perhaps be desirable to taper off instead of coming to an abrupt termination. I do not think that this bill is wholesome for our economy, and I know it is an opening to Communism.

MR. MCBURNEY: Why do you feel that way about it? That is a pretty strong statement.

## 'Right of Property'

MR. TENINGA: It impairs the right of property; it destroys property; it creates a situation where property is not made desirable any more, and instead of giving an owner the rights and privileges that he used to enjoy, it deprives him of those rights and privileges. It makes the ownership of property undesirable, which of course is exactly what some people in our politics are after. It destroys the right of ownership.

MR. MCBURNEY: We will want to explore those reasons of yours a little later.

Myer, do you go along with that? I know you don't.

MR. MYER: I think that the bill has some good features about it, in that

it does give the tenants some protection for the next year. But I think there are some serious weaknesses in the bill which I would like to explain.

In the first place, the bill continues federal control only for a period of six months, and with the possibility of an additional six months, and at the end of one year there would be no longer any federal control. I think we are just kidding ourselves if we think the housing shortage is going to be licked in one year. I think that is the big weakness in the bill: it is not long enough. It should continue until such time as we do have adequate housing. One year isn't enough time.

### **Enforcement Provisions**

Secondly, the bill has the defect, the same defect as the old bill, in that it doesn't have strong enough enforcement provisions. The bill should carry criminal enforcement provisions for all wilful violators. If people are going to violate the law wilfully, we should enforce it by criminal sanction. That is the weakness of the old bill and it has stayed in the new bill.

MR. MCBURNEY: You mean to suggest that the present legislation is being violated with impunity?

MR. MYER: Yes, in many cases; in far too many cases it is being violated with impunity.

MR. MCBURNEY: I take it that what you regard as the strength of the bill is precisely what Mr. Teninga regards as the principal weakness. He thinks we ought to dispense with all rent control now. You regard the principal weakness in the legislation, at least that was your first point, that it removes controls too quickly.

MR. MYER: That is right. But I think perhaps Mr. Teninga might agree with me, that if we are going to have a bill we ought to have one that is enforced. Certainly, he ought to agree that that is a weakness.

MR. TENINGA: You can't lick economic laws by political legislation. It has never been done.

MR. MYER: We did it with the farmer, farm subsidies.

MR. TENINGA: It is a question whether that program will succeed or has succeeded.

MR. MCBURNEY: Downs, where do you stand on this?

### **Place in the Economy**

MR. DOWNS: My job is to analyze real estate and real estate development from the point of view of "comparable desirability" in the economy. The rent control bill, by continuing controls over a single segment of the economy, represented by real estate, in my opinion is abjectly unfair. In Chicago—and that is typical of most areas of the country—our property owners, 43 per cent of them, have exactly the same income, without any change, that they had in the year 1942. There is a good deal of misunderstanding about the 15 per cent increase which was allowable under voluntary leases signed by tenants. Chicago probably had a higher rate of acceptance of those leases than any other city in the country, and our acceptance was only 36 per cent.

Now, it is true that some operators of property have been able to secure relief under provisions of the law, but that relief has come to those people who have been able to afford accountants, attorneys, and specialists, whereas in most of the cases of the small property owners, who have had no such assistance, who have no proper records, they are unable to get consideration as a result of their petition.

Strangely enough, the continuation of rent control will probably crystallize our present high level of activity in the real estate field. It will continue the building of single family houses in tremendous numbers and will prevent a normal market readjustment which might otherwise change the pattern of our operation. I think that in the crystallization of present prices, and giving permanence to the shortage, naturally there is not going to be any volume of new building in the area of the market under \$50 a month.

Now 63.4 per cent of our one million dwelling units in Chicago are in that

lower bracket. In that bracket there has been 12,672 units of new housing constructed, largely public housing. However, we can't just continue the inequality of this thing without engaging in a step by step process of at least substantial relief, if not outright decontrol. My objection is that by this bill we have simply postponed the day in which we may start to do something about it.

MR. MCBURNEY: You make many references to the situation here in Chicago. Is Chicago typical of the country as a whole?

### Large Cities

MR. DOWNS: This problem is in those states where major cities dominate the political complexion of the state. In a certain number of states where the rural population is large or more nearly equal, they have already decontrolled their rental market. In the large states, however, such as Pennsylvania, New York, Ohio, Michigan, Illinois, California, we have a different political complexion, and hence the politicians are sensitive to the city tenants who dominate the voting in those areas.

MR. MCBURNEY: Do you mean that this is essentially a city problem rather than a rural problem?

MR. DOWNS: I think it is essentially a city problem, and essentially a political rather than an economic problem.

MR. MYER: I would like to point out to Mr. Downs that that isn't quite right. Governor Stevenson in his testimony before the Senate—

MR. MCBURNEY: That is Governor Stevenson of Illinois?

MR. MYER: Yes, of Illinois—pointed out that although any community, locality or small town or village had a right to petition him for decontrol under the existing law, only one tiny village in the State of Illinois asked him to decontrol that area. To me that is an indication that even in the small areas, and even where the political complexion is different, there has been

recognition of the fact that controls are still necessary.

MR. TENINGA: That can be explained by the fact that rent controls were supposed to terminate June 30, 1950 by their own terms, by the terms of the law. Also it could be that nobody petitioned Governor Stevenson from small communities because the problem doesn't exist in small communities, and there isn't any real pressure on either side to do anything about rent control, either pro or con.

I think that you will admit that the present lineup in our Illinois state legislature is largely either outright political or it is big city versus rural areas.

### Rural Areas

MR. MYER: Yes, but the fact remains that the rural areas haven't asked for decontrol.

MR. DOWNS: They haven't really needed it.

MR. MCBURNEY: You mean to suggest, Myer, that the problem is acute in rural areas?

MR. MYER: It is not as acute as in the cities.

MR. MCBURNEY: You believe it is a universal problem?

MR. MYER: It is a universal problem, and more acute in the city than in the small locality, and pretty universal throughout the country.

MR. DOWNS: I think we will have to agree that there is a human instinct to avoid higher costs, and I think we will have to agree that tenants everywhere are primarily concerned, if they are renting, with not having their rental increased. If the tenants are important enough in number to be politically articulate, then there is a problem; if they are not important enough in number to be articulate, there is no problem.

MR. MCBURNEY: Let's see how this bill affects the people most directly concerned. What does it mean to the landlord? Downs said something about the landlord. What is your position, Teninga?

MR. TENINGA: As to the landlords, a distinction must be made. There are landlords who have property which they owned in 1942 and which is subject to rent control and for which the rents were frozen as of 1942. But there are also landlords who, under the same rent control act, are getting 6½ per cent net on the cost of new construction. Those landlords are satisfied or they would not have gone ahead on the deal they had.

But the landlord who owned property which was subject to control as of 1942 rent levels is the one who is really being injured. He is being injured because he is not recognized as having the right to have his investment appraised in terms of the present purchasing power of money. That is a hard thing for the average person to grasp, but that is nevertheless the full explanation. His investment should be appraised in terms of devaluation, inflated dollars, just as much as all other prices on goods and commodities.

### Position of Landlords

MR. MCBURNEY: What do you say to that, Myer? Are you concerned about the 1942 landlords?

MR. MYER: Yes, but my appraisal of the position of landlords isn't the same as Mr. Teninga's by any means. Although rent control restricts excessive gouging by landlords, nevertheless it still guarantees him a fair net operating income on his property.

MR. MCBURNEY: Hold on. On what evaluation? On the 1942 or prewar evaluation?

MR. MYER: It is not based on any evaluation. It is based on the current income as compared with his current expenses. The fair net operating income is based upon experiences of landlords gathered by the Housing Expeditor throughout the country over a period of time, and the formula is consistent with what their experience has been over the years, during, prior to and after 1942. He is guaranteed that same return under the fair net operating income.

As far as the position of the tenants is concerned as a result of that bill, as I said before, it does prevent excessive gouging in some cases—not all. It does avoid an increase in rent which probably would be from 25 to 75 per cent should there have been a decontrol, had the law not been passed. I think it is conservative to say rents would have been 25 to 75 per cent higher. In the big cities, certainly that much. Now, then, he still is in the same position he was in prior to the bill; he still will have to pay a bonus if he wants to get an apartment; he still will be subject to rent increase, on application by the landlord; he still will not be getting his services such as decorating and repairs. Many tenants that I know have told me that they had to heat their cooking ovens to get adequate heat in their apartments. That is not a small matter. That is money that they can ill afford. So I say the bill leaves these people in the same position that they were.

MR. MCBURNEY: You say that the rent control bill has not hurt the landlord; he is getting a fair return. And it has not helped the tenant because he has hidden costs which otherwise he wouldn't have?

MR. MYER: It has protected him from excessive gouging, but it hasn't been the great panacea that so many think, or the great gift that many people say it has.

### Penalize Honest?

MR. DOWNS: I would like to say a word about what Mr. Myer just said. First, I would like to say that he mentioned that the tenants will still have to pay a bonus. I think that, like all elements of society, there are among landlords the gougers, people who try to take advantage of the public. However, I think we must admit that the bulk of the property in Chicago and elsewhere is controlled and operated by responsible people.

One of the things the law does is to penalize the honest man. Back in the days of OPA there were all kinds of chiselers who operated restaurants

and who bought their meat on the black market and then when you went into a top rate restaurant you couldn't find any meat on the menu. We should not make the mistake of assuming here that the bulk of our people are like that.

But in this split of opinion between Teninga and Myer, you find the thing which I feel is objectionable. We always line up on sides of one kind or another. At least Mr. Teninga has said that he believes that control might be "tapered off," and therefore has indicated that he is a reasonable man. Generally speaking, the landlords in the country are for all-out immediate decontrol. But Mr. Myer's group in their successive renewals of rent control legislation have never offered to give anything to the landlord in the way of relief. They believe that rent control should be renewed now because it would be a great hardship if it were taken off, summarily. I agree with that. But next year when the question comes up their position will be exactly the same.

The great tragedy here is that this thing is looked at from an entirely political point of view, and there is very little consideration of the basic economic factors involved.

MR. MYER: Unfortunately, the tenants don't control or have much influence in the building industry. There are laws of economics to do that. While we have been for extension of rent control each year, that doesn't mean that we are for permanent rent control. All we say is that until the building industry, or some other agency, provides adequate housing, we will have to have protection and rent control laws.

### 'Fair Return'

MR. TENINGA: The basic idea is that the right of property requires the landlord to have a return in terms of purchasing power of his money, of his rent, just the same as the laborer is entitled to a wage that has sufficient purchasing power. Landlords certainly are entitled to 25 per cent of their gross annual income as profit,

but that has no relationship whatsoever to the value of their property, and that is a basic infringement of the law as we understand it, under our Constitution. The landlord's return must be predicated on the total current value of his property as measured in dollars of current purchasing power. That is the basic difficulty with all rent control attempts.

MR. MCBURNEY: Let me ask you this, Teninga. What percentage of the worker's wage goes for rent now? I am thinking of these 1942 controlled buildings.

MR. TENINGA: Now, I understand it is about 12 per cent in rented property. It used to be a figure around 25 per cent in loans that are made by the FHA and the Veterans Administration to borrowers. They figure that one-fourth of the income can be properly shown as a defrayment of the expense and service of the loan, one-fourth of the monthly income. That, of course, has been a rule of thumb for many years in the real estate business.

MR. MCBURNEY: Teninga says that a lot of these people are getting a free ride on rent in the present market.

MR. MYER: There are several things about that that need some correction.

### 'Tenant Pays Repairs'

In the first place, it generally has been the case that roughly 25, perhaps 22, per cent of the workingman's budget went for rent in the past, and probably less than that—I think the figure may be as low as 15. That is the monetary figure. However, his real costs are more than that. There isn't a tenant, almost isn't a tenant, who isn't paying money now for housing accommodations that he wasn't paying in the past. He is paying for his repairs, he is paying for his decorating, he is paying for a number of other items that were included in his rent before, and that has increased his rent bill.

Secondly, I would like to say this: There is nothing sacrosanct about the 25 per cent figure. While that may

have been the case traditionally, it is my opinion, and the opinion of many economists, that 25 per cent of a workingman's budget for one item, such as rent, is not a fair or a proper item. It doesn't leave enough for food, for clothing, for education, medicine, amusement, and so forth. We certainly are not bound to say that because it used to be 22 or 25 per cent, it should continue that way. I think we would have a sounder economy if a smaller proportion of the man's income went for rent.

MR. TENINGA: The only reason why 25 per cent happens to be the figure is because all these other expenditures find an equilibrium.

MR. DOWNS: I think this 25 per cent argument is a little passe for the reason that in today's economy 25 per cent is not a reasonable figure, nor is 12 per cent. The fact is that today's landlord is subsidizing the public with television sets and automobiles and other high standard of living items. Now we all agree the American people should have these in as great quantities as they can, but they shouldn't have them at the expense of a single segment of the economy.

MR. MCBURNEY: How do you figure that out?

### 'Complex Family Budget'

MR. DOWNS: I mean that the budget of every family today is much more complicated, more complex than it was 35 years ago. At one time the family just thought of food, shelter and clothing. Today it means cosmetics, electric appliances, it means automobiles, it means all of the things that all of the people want. We all want them to have them, because it is good for our economy, but they should have them as the result of a balanced economy and not an economy which is crystallized and paralyzed in one segment.

MR. MCBURNEY: Not as a result of rents being lower than they ought to be?

MR. DOWNS: That is right.

MR. MYER: Mr. Downs said that the

landlords are subsidizing the television industry. Then it is only right to say that in the past these other industries, not television, but perhaps food, clothing, amusements, were subsidizing the landlord. You are starting with an assumption that there ought to be so much money spent for rent or other items and that this ought to be the process of a natural adjustment, and the less money that is paid for rent, the more will be available for things that we have come to know that the tenants ought to have.

MR. TENINGA: But because the tenant pays so much less than his fair share of his income for rent, government, local governments, are being deprived of much needed contributions toward their cost of operation. They have to pay for the policemen and the firemen. They have to buy goods and commodities with the depreciated dollar, and they are entitled to get income from tenants who always used to pay their fair share of local government costs through their rent, through the landlord as a conduit. They ought now to pay their fair share. It is because of the fact that they do not do so that the Mayor of Chicago has to go to Springfield to get relief from the State of Illinois.

MR. DOWNS: The question here is not whether tenants should have television sets, or go to movies more or less than they used to. The question here is whether or not the ownership of property should be under a particular type of economy. At the present moment the man who owns property does not have the fundamental basic rights that accrue to the man who owns a manufacturing plant, who owns a store, a man who owns an amusement park, or any other kind of business.

### Real Estate Owners

MR. MYER: Well, I would like to point out to both Mr. Downs and Mr. Teninga the statement of Mr. Herbert Nelson, Executive Vice-President of the National Association of Real Estate Boards. On November 7, writing in their own paper, he said: "Real estate is a pretty good buy, and right

now it looks as sound and stable for the future as government bonds, and maybe a little better." And he also says, "Equity position of real estate owners is the best in our history."

MR. DOWNS: I certainly can understand why Mr. Nelson said that. He is in the business of selling real estate. He represents an organization of brokers which have had an unusual prosperity, partially due to rent control, strangely enough. However, I just returned last night from a seminar of investment officers up at Beloit College and they had almost the opposite viewpoint presented by economists from virtually all of the universities of the country, and virtually all segments of economy. I think it is only natural for Mr. Nelson to believe in the purchase of real estate just as it is natural for a life insurance man to believe in the purchase of life insurance.

MR. TENINGA: Certainly, the pronouncement by Mr. Nelson is not binding on landlords. He does not represent landlords. Why he should stand in defense of something that injures landlords I do not understand.

MR. MCBURNEY: We have now discussed the implications of the new rent control bill for the landlords and the tenants at considerable length here. What does it mean to our building economy, Downs?

### Relation to Building Economy

MR. DOWNS: Our building economy is in a unique position. We are today building at a rate faster than ever before, which indicates that rent control in itself is not necessarily paralyzing to the building economy. On the other hand, the pattern of that building is different from that which existed before.

We have brought into being, on the basis of this bill, a natural comparison on the part of tenants between what they are buying and what it costs them to rent an apartment. This comparison has a dilatory effect on the building industry. As a result, very

few apartment houses, legitimate investment apartment houses, have been created. It is true we have had considerable building under Section 608 of the FHA under which a certain type of grade A apartment building could be built over the country. I fear, however, that apartment property is largely passing out, becoming obsolete in the economy. The reason for this is that we cannot afford in this economy for the individual to provide the service which he must get if he lives in an apartment building, just as the average family who 25 years ago had a domestic servant can no longer afford a servant. So now the man living in the city can no longer afford the service in an apartment building.

### New Building Shortage

MR. MYER: I am glad to hear you say that rent control is not the reason for the shortage in new buildings, of rental houses.

MR. DOWNS: I want to correct that impression, because the reason that rental housing is not being built, even though it is off rent control, is because of this comparison which I was talking about, between what it costs to live in a new building and what it costs in a present rent controlled building. Investment capital will not go into the apartment house because they feel it is uneconomic.

MR. MCBURNEY: May we have your recommendations, just a sentence or two.

MR. TENINGA: My recommendation is that rent control be abandoned as quickly as possible, and if necessary permit it to be tapered off.

MR. MYER: Mr. Teninga says "as soon as possible." He apparently doesn't say "now," which I am glad to hear. Until there is adequate housing for the man with an income of up to \$300 a month there must be rent control.

MR. DOWNS: I say take it off gradually, but get started at an adjustment.



## Suggested Readings

Compiled by Helen Perkins,  
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*American Affairs* 11:123-6, Ap. '49. "A Bargain That Devours Itself: What Rent Control Does to Housing." R. W. GWINN.

Emphasizes rent control as the cause of the rental housing shortage.

*Commonweal* 49:627, Ap. 8, '49. "Home Rule Rent Control."

Describes the dangers of having rent control decided by cities and states.

*Consumer Reports* 14:280-1, Je. '49. "The New Rent Escalator."

A denunciation of the Woods' formula which according to Consumers Union let landlords base increased rents on "the fair net operating income" or "needlessly swollen expenses."

*Consumer Reports* 14:418-19, Sept. '49. "Rent Increases—More of the Same."

A letter from Housing Expediter Woods to Consumers Union concerning rent decontrols, and Consumers Union's answer based on the size and number of rent increase following decontrol, as revealed by figures released from Wood's office.

*Consumer Reports* 15:40, Ja. '50. "Rent Control."

A reprint from *The Evening Star* of Washington, D.C. tells the story of the real estate industry and its lobby during the rent control crisis.

*Consumer Reports* 15:86, Feb. '50. "Rent Control."

Brief resume of rent increases following decontrol as shown by a six-city survey made by the Bureau of Labor Statistics.

*Fortune* p. 96-8, Dec. '49. "How Government Corrupts: French Rent Control Was Originally Well Intended."

Strict control meant that whereas other "civilized European countries spent 11 to 30 per cent of family income on housing, France spent only 3 per cent . . . and for thirty-five years house construction has been almost nonexistent."

*Monthly Labor Review* 70:253-6, Mr. '50. "Rent Increases After Decontrol Actions." R. BECKHARDT.

"Changes in residential rents in seven cities, and the extent of national decontrol authorized by federal, state, and local actions." Included statistics.

*Nation* 168:542, My. 14, '49. "Parlaying An Error Into A Disaster."

Shows why many landlords, as well as tenants, were against the "Woods formula" which allowed landlords to pad their expense columns.

*Newsweek* 33:15-18, My. 23, '49. "Who'll Pay More?"

Indicates the number of landlords in four large cities who would expect to win rent rises under the "Woods formula."

*New Republic* 122:7, My. 8, '59. "Rent Control Warning."

Interesting summary of the effects of rent decontrol in several large cities as it appeared in May 1950, and a forecast of lowered purchasing power if controls are not extended.

*New Republic* 120:7, Ap. 11, '49. "Rent Control, A Partial Victory."

Shows the activities of the \$3 million real estate lobby against rent control and lists some of the provisions of the control law.

*Newsweek* 33:19-20, Feb. 7, '49. "Tulsa Plan."

Describes the plan started by Wallace Joshua Murphy of Tulsa to withdraw housing units from the rental market and evict tenants in order to discourage government interference in the rent problem.

*Newsweek* 34:20, Jl. 11, '49. "Big Thaw."

Lists the points entitling landlords to higher rentals under Housing Expediter Woods rules of June 29, 1949.

*Reviewing Stand* p. 1-12, Feb. 27, '49. "Our Housing Problem, Rent Control." T. WOODS and others.

A radio discussion by the National Housing Expediter, the President of the Chicago Real Estate Board, and a Consultant on Rent Control and C.I.O. attorney, focusing on rents, building costs and types of control.

*Survey* 85:593-6, Nov. '49. "What Rent Control Amounts To." M. R. WHITE-BOOK.

Indicates the practical application of the rent control law of 1949 to the problems of the tenants, as well as pointing out the difficulties faced by the Housing Expediter.

*United States News and World Report* 26:15-16, Mr. 11, '49. "Landlords: Forgotten Men of Inflation."

The landlord's story of rent control giving pros and cons of the solutions offered for their problems.

*United States News and World Report* 26:16, Ap. 1, '49. "Start of Rent Control's End; Congress Eases Restrictions on Landlords."

An interpretation of the revised rent-control law of April 1949.

*United States News and World Report* 26:55-6, Ap. 8, '49. "What Happens Now to Controls on Rent."

Discusses the changes in the 1949 rent control act and answers many of the questions interesting to both tenants and landlords.

*United States News and World Report* 26:42, Ap. 29, '49. "About Changes in Rent-Control Rules."

Questions and answers on rent regulation as it concerns both tenants and landlords.

United States. House. Committee on Banking and Currency. *Extensions of Rent Control 1949: hearings, Feb. 7-23, 1949, on H.R. 198, H.R. 791, H.R. 1731, H.R. 1851, H.R. 2291, and H.R. 2482.* Washington D.C. Superintendent of Doc. '49.

Testimonies for and against the 1949 control bill.

United States. Senate. Committee on Banking and Currency. *Rent Control Legislation: hearings before a sub-committee, Mar. 3-11, 1949, on S. 434, S. 600, and S. 888.* Washington, D.C., Supt. of Doc. '49. (U.S. 81st Congress, 1st session)

Arguments pro and con on rent control.

*Journal of Political Economy* 57: 106-17, Ap. '49. "Have We Underestimated Increases in Rents and Shelter Expenditures?" S. J. MAISEL.

Emphasizes the inadequacy of data on which to base estimates and points out that the average rents paid by tenants have risen 37 per cent and shelter payments by 40-70 per cent, necessitating reconsideration of many housing problems.



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19. Should the President Be Elected By a Direct Vote of the People?
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21. What Should the Government Do for the Aged?
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9. The Saar—European Trouble Spot.
10. Should Children Be Spanked?
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12. Should Gambling Be Legalized?
13. Is A United Church Possible Now?
14. The Fact-Finding Board in Labor Disputes.
15. Do Our Democratic Liberties Depend on Mental Health?
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